

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RONNIE KYLES

Debtor(s)

Case No. 06-05407

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2006.
- 2) The plan was confirmed on 06/29/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/17/2008, 08/11/2009.
- 5) The case was dismissed on 09/17/2009.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$74,632.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$74,632.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,382.77
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,282.77**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	500.00	2,441.89	2,441.89	864.39	0.00
B LINE LLC	Unsecured	6,900.00	6,914.36	6,914.36	2,487.32	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,000.00	7,930.29	7,930.29	7,930.29	979.32
CAPITAL ONE BANK	Unsecured	2,000.00	2,071.40	2,071.40	733.24	0.00
CAPITAL ONE BANK	Unsecured	1,000.00	1,000.67	1,000.67	354.23	0.00
CHASE HOME FINANCE	Secured	5,500.00	3,278.67	3,278.67	3,278.67	0.00
CHASE HOME FINANCE	Secured	NA	0.00	0.00	37,333.22	0.00
CHASE MANHATTAN BANK USA	Unsecured	3,250.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	NA	0.00	0.00	9,829.72	0.00
CITIFINANCIAL	Secured	1,900.00	567.84	567.84	567.84	0.00
CREDIT FIRST NA	Unsecured	750.00	800.41	800.41	283.33	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	325.00	339.53	339.53	120.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	500.00	2,397.37	2,397.37	848.62	0.00
ECMC	Unsecured	54,500.00	55,752.08	55,752.08	496.11	0.00
FIA CARD SERVICES	Unsecured	2,200.00	2,246.96	2,246.96	795.39	0.00
KANE COUNTY TEACHERS CU	Unsecured	3,000.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	230.00	254.18	254.18	89.99	0.00
ROUNDUP FUNDING LLC	Unsecured	500.00	505.23	505.23	178.84	0.00
ROUNDUP FUNDING LLC	Unsecured	125.00	128.45	128.45	45.47	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	88.85	88.85	31.96	0.00
SALLIE MAE SERVICING CORP	Unsecured	14,335.00	15,497.73	15,497.73	0.00	0.00
SMC	Unsecured	150.00	138.67	138.67	49.09	0.00
SUMMER WINDS	Secured	150.00	150.00	150.00	150.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	650.00	810.00	810.00	286.73	0.00
UNITED CONSUMER FINANCIAL	Secured	50.00	50.00	50.00	50.00	0.52
UNITED CONSUMER FINANCIAL	Unsecured	NA	650.73	650.73	230.35	0.00
UNIVERSITY OF CHICAGO HOSPITAL	Unsecured	150.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,200.00	944.67	944.67	334.40	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$37,333.22	\$0.00
Mortgage Arrearage	\$3,846.51	\$3,846.51	\$0.00
Debt Secured by Vehicle	\$7,930.29	\$7,930.29	\$979.32
All Other Secured	\$200.00	\$10,029.72	\$0.52
TOTAL SECURED:	\$11,976.80	\$59,139.74	\$979.84
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$92,983.18	\$8,229.65	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,282.77</u>
Disbursements to Creditors	<u>\$68,349.23</u>
TOTAL DISBURSEMENTS :	<u>\$74,632.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.